## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: FRANZO, MICHAEL J	<b>§</b>	Case No. 09-23863
	 §	
Debtor(s)	§ §	

## NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY I. WALLER \_\_\_\_\_\_\_, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 10/28/2011 in Courtroom 201, United States Courthouse,

Will County Court Annex Building

57 North Ottawa Street

7 Joliet, IL: 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Case 09-23863 Doc 31 Filed 10/12/11 Entered 10/12/11 10:25:16 Desc Main Document Page 2 of 6

Date Mailed: 09/14/2011 By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

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2045 ABERDEEN COURT SYCAMORE, IL 60178 (815) 748-0380

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But Karalana			Balance on	hand:	The second second second	\$	6,161.54
Villa St.	Claims of secure	l creditors wil	l be paid as fol	llows:	,	Signal and the second s	
Claim	Claimant		Claim	Allowed Amount			Proposed
No.			Asserted	of Claim	1	o Date	Payment
			None				
			Total to be	paid to secured cr	editors:	\$	0.00
			Remaining 1	balance:		\$	6,161.54

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	•	Interim Payments to Date	
Trustee, Fees - BRADLEY J. WALLER	1,425.00	0.00	1,425.00
Trustee, Expenses - BRADLEY J. WALLER	196.00	0.00	196.00
		6	1 (21 00

Total to be paid for chapter 7 administration expenses: Remaining balance:

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Case 09-23863 Doc 31 Filed 10/12/11 Entered 10/12/11 10:25:16 Desc Main Document Page 4 of 6

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Tot	tal Requested Interi	m Payments Prop	osed
10d30th 1 pp. 10d.			to Date Pay	ment
	<u> </u>		age you street the street of the street	term gramma.
의 의 기상	None	and the second s	Alberta De kanggar manggar dianan mengg	
Tota	to be paid for prior chapter ad	ministrative expens	ses: \$	0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim	Claimant				ed Amount of Claim		Proposed Payment
			1	None		A Company of the Comp	a garage and the second se Second second
	en gran i verge i av ette Hergian i stren amerik Lista i en gjera i av aktiv	·	Total t	o be paid for	r priority c		0.00
en de la compansión de la La compansión de la compa	•		Remai	ning balance	):	Section of the second seco	<u>-4,540.54</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 55,994.58 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 8.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant Karamana and State Control of the Control	Allowed Amount of Claim		Proposed Payment
1	Roundup Funding, LLC	3,355.62	0.00	272.10
2	DISCOVER BANK	5,232.57	0.00	424.30
3	Roundup Funding, LLC	2,694.35	0.00	218.48
4	Chase Bank USA,N.A	287.54	0.00	23.32
5	U.S. Bank N.A.	5,033.46	0.00	408.16
6	PRA Receivables Management, LLC	3,801.36	0.00	308.25
7	Chase Bank USA, N.A.	10,886.76	0.00	882.80
8	Chase Bank USA, N.A.	3,653.58	0.00	296.26
9	Roundup Funding, LLC	21,049.34	0.00	1,706.87

Total to be paid for timely general unsecured claims:

Remaining balance:

\$ 4,540.54

\$ 0.00

Case 09-23863 Doc 31 Filed 10/12/11 Entered 10/12/11 10:25:16 Desc Main Document Page 5 of 6

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	All	owed Amount Interion	n Payments to Date	Proposed Payment
		None			e de la companya della companya della companya de la companya della companya dell
	Total to be paid for Remaining balance	r tardy general u	nsecured claims:		0.00 <sup>2</sup>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant		Amount Interin	n Payments to Date	Proposed Payment
		None			

Total to be paid for subordinated claims: \$\_\_\_\_\_\_\_0.00

Remaining balance: \$\_\_\_\_\_\_0.00

Prepared By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT SYCAMORE, IL 60178 (815) 748-0380

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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Page 1 of 1

Discover Fin,

Roundup Funding, LLC,

Wfnnb/roomplace, Po Box 2974,

Attn: Recovery,

MS 550.

Kohls,

Total Noticed: 25

User: pseamann Form ID: b18 Case: 09-23863 The following entities were noticed by first class mail on May 14, 2010.

db +Michael J Franzo, 8226 Tremont Lane, Joliet, IL 60431-7724

aty +John C Dent, John C Dent Ltd, 1000 S. State, Suite 202,

tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, Lockport, IL 60441-3472 2045 Aberdeen Court, Sycamore, IL 60178-3140 4340 South Monaco St. 2nd Floor, +Cach Llc, Attention: Denver, CO 80237-3408 14112145 Attention: Bankruptcy Department, P O Box 740933, Dallas, Tx 75374-0933 +Chase Bank USA,N.A, c/o Creditors Bankruptcy Service, 14549626 Po Box 79022, Ms322, Citi Mortgage Inc, St. Louis, MO 63179 Attention: Bankruptcy Department, 14112148 PO Box 60578, Los , 716 Columbus St, Los Angeles, CA 90060~0578 St, Ottawa, IL 61350-5002 +Citibank, c/o MCM, 14112149 +Citibank, c/o MCM, PO Box 605/8, Los Angeles, CA 50000-+Creditors Collection B, 716 Columbus St, Ottawa, IL 61350 FIA Card Services, c/o Arrow Financial, 21031 Network Pla-+Harris N.a., Po Box 94034, Palatine, IL 60094-4034 +Hilco Rec, S Revere Dr Ste 510, Northbrook, IL 60062-8007 +Indymac Bank, 7700 W Parmer Ln, Bldg D 2nd Floor, Austi-+PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK 14112150 21031 Network Place, Chicago, IL 60678-1031 14112152 14112153 14112154 Bldg D 2nd Floor, Austin, TX 78729-8 PO BOX 41067, NORFOLK VA 23541-1067 Austin, TX 78729-8101 14112155 14112157 (address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100, Norfolk, VA 23502) +PRA Receivables Management, LLC, As Agent Of Portfo c/o FIA Card Services/Bank of America, POB 41067, +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: U.S. Bank N.A., P.O. Box As Agent Of Portfolio Recovery Assocs. 14678196 NORFOLK VA 23541-1067 14664185 P.O. Box 5229, Cincinnati, OH 45201) Minneapolis, MN 55402-2511 800 Nicollet Mall, +Us Bk Rms Cc, 14112158 The following entities were noticed by electronic transmission on May 12, 2010. 14112144 EDI: BANKAMER2.COM May 12 2010 18:48:00 Bank of America, PO 14112146 +EDI: CHASE.COM May 12 2010 18:48:00 Chase, Attn: Bankruptcy PO Box 7047, Dover, DE 19903 Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204 +EDI: CHASE COM May 12 2010 18:48:00 Wilmington, DE 19801-2920 201 N Walnut St # De1-10, Chase - Cc. 14112147 Wilmington, DE 19801-2920
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Wilmington, DE 19850-5145
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+EDI: CESKOHLS.COM May 12 2010 18:48:00
Milwaukee, WI 53201-3120
EDI: BLINE.COM May 12 2010 18:53:00
Seattle, WA 98111-9221
+EDI: WFNNB.COM May 12 2010 18:48:00 Chase Bank USA, N.A., PO Box 15145, 14697345 DFS Services LLC, PO Box 3025, DISCOVER BANK, 14421641

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

+EDI: WFNNB.COM May 12 2010 18:48:00

Shawnee Mission, KS 66201-1374

NONE.

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District/off: 0752-1

TOTAL: 0

TOTAL: 9

PO Box 91121.

Attention: Bankruptcy Department,

Po Box 3120,

Date Rovd: May 12, 2010

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g) (4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2010

Joseph Speetjins